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**Graduation Project Annotated Bibliography**

**Annotation 2**

**MLA Citation:**

Glick, Regina Marie. "'Smart' cards give customers quick way to shop." *Newday*   
     [Melville, NY] 19 Sept. 2004: n. pag. *Infotrac Newsstand*. Web. 16 Feb.   
     2011. <http://find.galegroup.com>.

**Information:**

Regina Marie Glick is a reporter for the publication *Newsday* of Melville, NY. Ms. Glick has contributed regularly to the publication and writes about topics that include economic infrastructure. Ms. Glick’s writing appeals to a lay person audience that is not familiar with the topic. The article means to inform and describe smart card technology and its applications.

**Thesis or main idea:**

“This technology [smart cards] has been slow to catch on in the United States, where businesses aren’t convinced they should invest in new scanners and cards.”

**Summary of main arguments:**

The article argues that smart card technology has many benefits. The chips that the cards use can be used for many things beyond handling train fares. Glick argues that convenience is one major thing to be gained from the adaptation of this technology. Glick argues that the technology is also safe and reliable and “the chips are nearly impossible to duplicate, unlike traditional magnetic stripes that are easily read and reproduced” (Glick 2). This allows for safer transactions between people that reduce fraudulent payments. Smart card technology is also being used by the US Department of Defense because of its security and reliability. Glick also argues that the cards allow “the department to eliminate a lot of paperwork” (Glick 4) by using electronic signatures.

**Summary of evidence:**

* Uses of smart cards (Octopus Card) in Hong Kong
  + “allows residents to pay for groceries and bus tickets without fumbling for coins or handing their credit cards over to any cashiers…supermarkets, public swimming pools, and parking garages” (Glick 1)
  + “users wave the cash-value card…in front of a reader that deducts the fare” (Glick 1)
  + used by 7 million people
* Uses by colleges
  + Academic and corporate campuses
  + “school ID-debit-key-cafeteria-library-laundry card” (Glick 1)
* Uses in Europe
  + “monetary payments…store a person’s name, checking account and other financial information, and even biometric data such as retinal scans…known allergies” (Glick 1-2)
* Why they are so big in Europe and Asia
  + More fraud from fake mag stripe cards
  + “Credit card payments, in, say, Europe are not verified online instantly as they are here. Buisinesses oftern approve payments themselves, store the credit card information in their readers and at the end of the day feed many transactiosn to the credit card companies’ system all at once…a result of high phone cause, leaves card usesr more vulnerable to fraud than their American counterparts” (Glick 3)
  + “Americans don’t suffer from the same rates of fraud and therefore have less incentive to invest in smart card readers” (Glick 3)
    - Cause-effect
* Military/Medical use
  + Used y the DOD to create “Common Access Card, for all military personnel” (Glick 4)
  + Allows digital signatures with “the same authenticity of a written John Hancock” (Glick 4)
  + Elmhurst Hospital in Queens is using “smart ID cards storing patient records” (Glick 4)
    - Gives doctors medication and dosages to doctors
    - Good if a person is unconscious or cannot speak English, “the cards can speak for them” (Glick 4)

**Evaluation:**

This article does a good job at fairly presenting the argument both for and against the use of smart card technology. Glick gives the reader a clear and well-researched view on the uses and applications for smart cards. Glick adequately addresses the topic by giving many examples. This allows for better comprehension and understanding for the reader. Glick is not biased; rather she takes an objective stance and simply presents the current information.

**Reflection:**

A lot of information can be gained from this article that will help my topic. It is good to know the other applications of the technology and how it can be used for more than just transportation fares. The information that this source provided about why Europe has adopted these technologies will help support my argument. Understanding why the US does not make certain infrastructure changes is important to understanding current SEPTA policy. Knowing the applications of smart card technology is also important because it gives me good proposals for how SEPTA could incorporate this into their proposed new fare system. I think that smart cards are an interesting topic that can be explored more as my research progresses.

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